

Certificate Number: 03621-PAE-DE-031229225

Bankruptcy Case Number: 14-19972



03621-PAE-DE-031229225

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on June 24, 2018, at 1:44 o'clock PM EDT, Frank E Kramer completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: June 25, 2018 By: /s/Mike Fannelle

Name: Mike Fannelle

Title: Counselor

Certificate Number: 03621-PAE-DE-031229230

Bankruptcy Case Number: 14-19972



03621-PAE-DE-031229230

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on June 24, 2018, at 1:44 o'clock PM EDT, Martina A Kramer completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: June 25, 2018 By: /s/Mike Fannelle

Name: Mike Fannelle

Title: Counselor